

## Sample article for organizations to use in reaching employees (250 word count)

*Customize and provide the following helpful retirement information in your communication vehicles.*

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### Know the amount you may contribute to multiple retirement plans

The most you can contribute from your wages to retirement plans is your individual contribution limit each calendar year. Although your limit is affected by the plan terms, it generally doesn't depend on how many plans you participate in or on the type of employer sponsoring those plans.

If you [exceed your individual contribution limit](#) and the excess isn't returned by April 15 (sooner for a 457(b) plan) of the next year, you could be subject to double taxation:

- once in the year you deferred your salary and
- again when you receive a distribution.

### Limits

- [General limit for 2013](#) - you may contribute a total of \$17,500 in pre-tax or designated Roth contributions to all your plans (not counting [457\(b\) plans](#)).
- [Age-50 catch-up contributions](#) - if you are age 50 or older by the end of 2013, you can contribute an additional \$5,500 in total to your 401(k), 403(b) or governmental 457(b) plan.
- *403(b) plans'* [15-year catch-up contribution](#) - if you have at least 15 years of service with your employer, you may be able to contribute up to an additional \$3,000 to your 403(b) plan.
- [457\(b\) plans' separate contribution limit](#) - you have a separate individual contribution level for 457(b) plans, and additional catch-up amounts depend on whether the plan sponsor is a state or local government, or some other tax-exempt organization.

Check your plan documents for the amount you can contribute to the plan, and make sure you don't exceed your limit.

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**NOTE TO EDITOR:** Below are links to helpful retirement information on IRS.gov.

- [How Much Salary Can You Defer if You're Eligible for More than One Retirement Plan?](#) – Information about how much you may contribute when you participate in more than one retirement plan.
- [Types of Retirement Plans](#) – information on different types of retirement plans, including the amount and types of contributions that you can make to the plans.

- [Plan Participant/Employee Web pages](#) – information on participating in a retirement plan, including how to join and contribute to the plan.
- [Retirement Topics - Contributions](#) – explanation of the different types of contributions employees can make to their retirement plan.
- [Retirement Plans Frequently Asked Questions](#) – answers to commonly asked questions on a variety of retirement plan topics.

**On Twitter? Send these Tweets:**

- Find out how much you can save when you are in multiple #retirement plans  
<http://go.usa.gov/Ddz4> #IRS
- Learn about different types of contributions you can make to #retirement plans  
<http://go.usa.gov/DdzP> #IRS